

Fill in this information to identify the case:

Debtor 1 Jan Carol Little-Washington & Kevin Lynn Washington

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Washington

Case number 19-13722

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
wells fargo bank, n.a.

Court claim no. (if known): 3-1

Date of payment change:

Must be at least 21 days after date
of this notice 06/01/2021

New total payment:

Principal, interest, and escrow, if any \$3721.44

Last 4 digits of any number you use to
identify the debtor's account:

8 1 2 5

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 958.23

New escrow payment: \$ 1000.37

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Jeremy Anthony

Date 04/21/2021

Signature

Print: Anthony, Jeremy

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

Number Street

1000 Blue Gentian Road

Address 2

Eagan

MN

55121-7700

City

State

ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Western District of Washington

Chapter 13 No. 19-13722

Judge: Timothy W. Dore

In re:

Jan Carol Little-Washington & Kevin Lynn Washington

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 22, 2021 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Jan Carol Little-Washington & Kevin Lynn Washington
5133 S Orcas St

Seattle WA 98118-2560

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Christina L Henry
Henry & Degraaff, P.S.
787 Maynard Ave S

Seattle WA 98104

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Jason Wilson-Aguilar

600 University St #1300

Seattle WA 98101

/s/Jeremy Anthony

VP Loan Documentation

Wells Fargo Bank, N.A.



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

JAN CAROL LITTLE-WASHINGTON
KEVIN L WASHINGTON
5133 SOUTH ORCAS STREET
SEATTLE WA 98118

Important notice about your Escrow Account Disclosure Statement

Now that you've been approved for a trial payment plan, we've completed an analysis of your escrow account to ensure we're collecting sufficient funds for your property tax and insurance premium payments. As a result of this analysis, we are sending you an Escrow Account Disclosure Statement.

Questions?

Contact your Home Preservation Specialist

Monthly payment amount

You may find the monthly payment amount shown on this statement is not the same as your trial plan payment. Please make your payments as outlined in your trial payment plan.

Escrow reviews

We'll continue to review your escrow account yearly to make sure the escrow portion of your total monthly payment covers your projected property taxes and insurance premiums. Please retain this escrow statement for your records as it reflects the tax and insurance obligations on your loan.








Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

JAN CAROL LITTLE-WASHINGTON
KEVIN L WASHINGTON
5133 SOUTH ORCAS STREET
SEATTLE WA 98118

Escrow Review Statement
For informational purposes only
Statement Date: April 15, 2021
Loan number: [REDACTED]
Property address:
5133 SOUTH ORCAS STR
SEATTLE WA 98118-2560

Customer Service

- **Online**
wellsfargo.com
- **Telephone**
1-800-340-0473
- **Correspondence**
PO Box 10335
Des Moines, IA 50306
- **Hours of operation**
Mon - Fri 7 a.m. - 7 p.m. CT
- **To learn more, go to:**
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- Payments:** As of the **June 1, 2021** payment, the contractual portion of the escrow payment **increases**.

The escrow account has a shortage of
\$1,383.82

Part 1 - Mortgage payment

New Payment The new total payment will be **\$3,721.44**

	Previous payment through 05/01/2021 payment date	New payment beginning with the 06/01/2021 payment
Principal and/or interest	\$2,721.07	\$2,721.07
Escrow payment	\$958.23	\$1,000.37
Total payment amount	\$3,679.30	\$3,721.44

No action required
Starting **June 1, 2021** the new contractual payment amount will be **\$3,721.44**

Note: Since a bill pay or third-party payment service is used, please remember to adjust the mortgage payment amount.

See Page 2 for additional details.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$10,681.34. For the coming year, we expect the amount paid from escrow to be \$10,620.68.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	08/19 - 07/20 (Actual)	11/19 - 10/20 (Actual)	08/20 - 04/21 (Actual)	06/21 - 05/22 (Projected)		# of months		New monthly escrow amount
Property taxes	\$6,839.18	\$7,381.00	\$7,320.34	\$7,259.68	÷	12	=	\$604.97
Property insurance	\$2,409.00	\$2,409.00	\$3,361.00	\$3,361.00	÷	12	=	\$280.08
Total taxes and insurance	\$9,248.18	\$9,790.00	\$10,681.34	\$10,620.68	÷	12	=	\$885.05
Escrow shortage	\$393.31	\$0.00	\$1,708.74	\$1,383.82	÷	12	=	\$115.32
Total escrow	\$9,641.49	\$9,790.00	\$12,390.08	\$12,004.50	÷	12	=	\$1,000.37

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance April, 2022		- \$1,470.97	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment*	+	\$1,857.25	
Minimum balance for the escrow account†	-	\$1,770.10	(Calculated as: \$885.05 X 2 months)
Escrow shortage	=	- \$1,383.82	

*This adjustment of \$1,857.25, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

†The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Part 3 - Escrow account projections

Escrow account projections from June, 2021 to May, 2022

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
May 2021			Starting balance	-\$585.84	\$2,655.23
Jun 2021	\$885.05	\$0.00		\$299.21	\$3,540.28
Jul 2021	\$885.05	\$0.00		\$1,184.26	\$4,425.33
Aug 2021	\$885.05	\$0.00		\$2,069.31	\$5,310.38
Sep 2021	\$885.05	\$0.00		\$2,954.36	\$6,195.43
Oct 2021	\$885.05	\$3,629.84	KING COUNTY (W)	\$209.57	\$3,450.64
Nov 2021	\$885.05	\$0.00		\$1,094.62	\$4,335.69
Dec 2021	\$885.05	\$0.00		\$1,979.67	\$5,220.74
Jan 2022	\$885.05	\$3,361.00	TRAVELERS	-\$496.28	\$2,744.79
Feb 2022	\$885.05	\$0.00		\$388.77	\$3,629.84
Mar 2022	\$885.05	\$0.00		\$1,273.82	\$4,514.89
Apr 2022	\$885.05	\$3,629.84	KING COUNTY (W)	-\$1,470.97	\$1,770.10
May 2022	\$885.05	\$0.00		-\$585.92	\$2,655.15
Totals	\$10,620.60	\$10,620.68			

Part 4 - Escrow account history

Escrow account activity from August, 2020 to May, 2021

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Aug 2020							Starting Balance	-\$11,698.96	\$4,079.19	-\$15,778.15
Aug 2020	\$1,336.92	\$815.83	\$521.09	\$0.00	\$0.00	\$0.00		-\$10,362.04	\$4,895.02	-\$15,257.06
Sep 2020	\$668.46	\$815.83	-\$147.37	\$0.00	\$0.00	\$0.00		-\$9,693.58	\$5,710.85	-\$15,404.43
Oct 2020	\$668.46	\$815.83	-\$147.37	\$3,690.50	\$3,690.50	\$0.00	KING COUNTY (W)	-\$12,715.62	\$2,836.18	-\$15,551.80
Nov 2020	\$1,336.92	\$815.83	\$521.09	\$0.00	\$0.00	\$0.00		-\$11,378.70	\$3,652.01	-\$15,030.71
Dec 2020	\$1,366.90	\$815.83	\$551.07	\$0.00	\$0.00	\$0.00		-\$10,011.80	\$4,467.84	-\$14,479.64
Jan 2021	\$683.45	\$815.83	-\$132.38	\$3,361.00	\$2,409.00	\$952.00	TRAVELERS	-\$12,689.35	\$2,874.67	-\$15,564.02
Feb 2021	\$0.00	\$815.83	-\$815.83	\$0.00	\$0.00	\$0.00		-\$12,689.35	\$3,690.50	-\$16,379.85
Mar 2021	\$1,366.90	\$815.83	\$551.07	\$3,629.84	\$0.00	\$3,629.84	KING COUNTY (W)	-\$14,952.29	\$4,506.33	-\$19,458.62
Apr 2021 (estimate)	\$13,408.22	\$815.83	\$12,592.39	\$0.00	\$3,690.50	-\$3,690.50	KING COUNTY (W)	-\$1,544.07	\$1,631.66	-\$3,175.73
May 2021 (estimate)	\$958.23	\$815.83	\$142.40	\$0.00	\$0.00	\$0.00		-\$585.84	\$2,447.49	-\$3,033.33
Totals	\$21,794.46	\$8,158.30	\$13,636.16	\$10,681.34	\$9,790.00	\$891.34				

